

Serial No. 09/470,041  
In reply to: Office Action mailed June 29, 2006  
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P A T E N T

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: William Ng

Serial No: 09/470,041

Filed: December 22, 1999

Title: INITIATION OF BIDDING IN A  
VIRTUAL TRADE FINANCIAL  
ENVIRONMENT

Group Art Unit: 3627

Examiner: Michael A. Cuff

Docket No: 60021-339701

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

## Certificate of Mailing/Transmittal

I hereby certify that this correspondence is being facsimile transmitted to the USPTO (Fax. No. 571/273-8300) or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

  
Janet Byrne

12-15-06  
Date

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Dear Sir:

This is in response to the Office Action dated June 29, 2006. Please amend the above-identified as follows.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.